

Attorney Docket No. 003184/6

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Sheryl Behar et al.

Group Art Unit: 2162

Serial No.: 09/469,993

Examiner: J. L. Young

Filed: December 22, 1999

For: **METHOD AND SYSTEM FOR AWARDING  
REBATES BASED ON CREDIT CARD USAGE TO  
CREDIT CARD HOLDERS**

*Patricia Lewis*  
*#15/IDS*  
*+ fee*  
*9.2.02*

August 23, 2002

INFORMATION DISCLOSURE STATEMENT

Commissioner for Patents  
Washington, DC 20231

Sir:

Applicants respectfully submit this Information Disclosure Statement pursuant to 37 CFR. §§ 1.97 and 1.98 in order to comply with the duty of disclosure under 37 CFR. § 1.56.

The enclosed From PTO/SB/08A lists four (4) patent references of which Applicants are aware. A copy of each of the listed references is enclosed.

Applicants respectfully request that the listed references be made of record in this application. Early and favorable action is earnestly solicited.

The citation or characterization of any reference in this Information Disclosure Statement is not to be construed as a representation that such reference is necessarily relevant or is prior art.

CERTIFICATE OF EXPRESS MAIL UNDER 37 CFR  
1.10

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Date of Deposit: August 23, 2002

I hereby certify that this paper or fee is being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 CFR § 1.10 on the date indicated above and is addressed to the Commissioner for Patents, Washington, D.C. 20231,

Dawn M. Samaan  
Name

*Dawn M. Samaan*  
Signature

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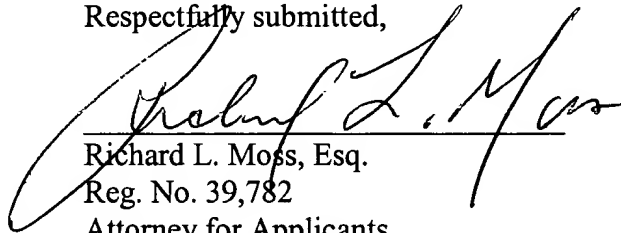
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The above papers are being submitted after the mailing of a first Office Action on the merits but before the mailing of (i) a final action, (ii) a Notice of Allowance, or (iii) an action that otherwise closes prosecution. The fee under 37 CFR 1.17(p) is enclosed.

Please charge any fee deficiency or credit any overpayment to Deposit Account No. 50-0540.

A Response to Office Action Mailed February 25, 2002 and Petition for Three Month Extension of Time are being submitted concurrently herewith.

Respectfully submitted,

A handwritten signature in black ink, appearing to read "Richard L. Moss", is written over a horizontal line.

Richard L. Moss, Esq.

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